

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Jeremy P. CLIFFORD et al.)	Group Art Unit: 3693
)	
Application No.: 09/838,194)	Examiner: Jocelyn GREIMEL
)	
Filed: April 20, 2001)	Confirmation No.: 1551
)	
For: SYSTEM AND METHOD FOR)	
OFFERING CUSTOMIZED)	
CREDIT CARD PRODUCTS)	

MAIL STOP: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed July 9, 2008, and pursuant to 37 C.F.R. § 1.116, Applicants file concurrently herewith a Request for Continued Examination (RCE) and amend this application pursuant to 37 C.F.R. § 1.114 as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendments section of this paper.